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Sent: Friday, January 05, 2007 2:01 PM
To: Taskforcecomments
Subject: Identity Theft Recommendations

Aloha,

I am Detective Bart Canada, assigned to the Criminal Investigation Division, Financial Fraud Detail of the Honolulu Police Department. The following is a compilation of recommendations after several years of investigations into the various crimes with respect to your proposed legislation and regulatory policies and procedures.

- 1) The Credit and Debit Card industry has formal and informal agreements with merchants that do not require the verification of ones identification, unless the merchant suspects fraud, when presenting Credit and Debit Cards for use. I recommend that all merchants and entities transacting business involving Credit and Debit cards, be required to verify identification of the person presenting such cards, before completion of a transaction. Forms of identification should be limited to Driver's Licenses, States Identification cards, Military Identification Cards, Alien Registration Cards, Passports, and other types of Class A Identification cards, required to have a photograph, physical description, age (date of birth), bar coded and/or chip information, address, and identification number for the document presented. Thieves regularly are successful in negotiating transactions due to lack of verification of identification resulting in millions of dollars lost every year by consumers, merchants and financial institutions.
- 2) Eliminate and/or restrict self-service check-out registers that fail to verify identification.
- 3) Require PIN's and or Security Codes other than ZIP Codes for all cards being presented via automatic teller, and dispensing machines (such as the type used at fuel stations and merchants).
- 4) Restrict or place tighter requirements on the Credit and Debit card industry with regards to solicitation of Credit and Debit cards. Often Cash-Advance offers, Cash-Advance checks to consumers accounts, instant credit and upgrades of such cards are often miss-mailed, stolen from mail, and subsequently used by thieves.
- 5) Enhanced prosecution and penalties for repeat offenders on both the State and Federal levels involved in financial crimes.
- 6) Enhanced penalties for persons committing such crimes for the purpose of supporting drug related activities.
- 7) Greater restrictions on Internet offers for Credit and Debit cards and stronger penalties for companies engaged in such practices, that fail to create, and maintain stricter verification of identification of persons, prior to issuance, upgrading, renewal and/or

changing customer information (to avoid thieves performing account takeovers and creation of false accounts in consumer victims names).

8) Greater cooperation between State and Federal prosecution (for example: if a person is relatively new or a first timer, possibly prosecute on federal level, where the thief will be assure jail time or very strict probation, and enhanced/more severe penalties with mandatory jail time for repeat offenders and aggravate offenders on the State level - with the goal of getting the most jail time for offenders).

9) Easier access to information by Law Enforcement, especially involving Telecommunications Companies and Internet Service Providers, with respect to obtain account information, obtaining Internet Protocol (IP) Address information and subscriber information.

10) Reduction of Beaurocratic policies the bog down law enforcement, prosecution and sentencing of offenders.

11) Require Judges to be responsible and accountable for actions that fail to comply with Statutory Penalties when adjudicating cases, up to and including sanctions, removal from the bench, possible criminal and civil penalties. All to often victims or first victimized by offenders, and then further victimized by the courts, resulting in creased distrust, apathy, unwillingness to pursue prosecution, failure to report crimes, as well as the emotional and financial suffering caused by offenders.

12) Requiring Law Enforcement Agencies to upgrade and maintain equipment, create clear policies regarding investigation procedures, and more up-to-date training of investigators with respect to Internet related crimes, Fraud, Forgery, Money Laundering, Account Takeovers, Identity Theft, and similar type offenses.

13) Severe penalties for thieves and accomplices involved insider theft of information including consumers/victims identification, and civil and criminal penalties against business entities that failed to take appropriate safeguards such as screening of employees that would have access to such information and/or failure to prevent database intrusion and or recording of such information.

I thank you for your time and patience in reading the above recommendations and sincerely requests that the above recommendations at the very least be considered with respect to your endeavors.

Respectfully,

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